

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ALABAMA
EASTERN DIVISION**

In Re:

TOMMY CLARK REESE

Debtor.

ε
ε
ε
ε
ε

Case No. **17-41290**
Chapter 13

NOTICE OF MORTGAGE PAYMENT CHANGE

COMES NOW, Linda B. Gore, Chapter 13 Trustee (Trustee), and, pursuant to paragraph number nine (#9) of the Confirmation Order, proposes to change the ongoing mortgage payments to BSI Financial which are being paid through the Trustee. The monthly mortgage payment shall change to **\$726.68** beginning November, 2021. All other aspects of the plan shall remain unchanged. This notice DOES NOT cure any delinquency that may be owed to the Trustee.

Any party in interest wishing to oppose this *Notice of Mortgage Payment Change* must file a written objection and request for hearing to the change in the mortgage payment within twenty-one (21st) days from the date of service of this Notice. If no objection and request for hearing is filed, the change becomes effective on the twenty-second (22nd) day after the date of service on the Notice of Mortgage Payment Change.


Respectfully submitted this the 2nd day of Nov, 2021.



LINDA B. GORE, ESQUIRE
CHAPTER 13 STANDING TRUSTEE

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing has been duly served upon the debtor, Tommy Reese, 739 Church Road, Gadsden, AL 35904 by US Mail; debtor attorney, Hon. John W Jennings, Jr., Esq., by electronic mail john@johnjenningslaw.com; BSI Financial Services, 1425 Greenway Drive, #400, Irving, TX 75038 by US Mail; creditor attorney, Hon. Mark A. Baker, Esq., by electronic mail at MBaker@mtglaw.com on this the 2nd day of Nov, 2021.



LINDA B. GORE, ESQUIRE
CHAPTER 13 STANDING TRUSTEE
P.O. Box 1338
Gadsden, AL 35901
(256) 546-9262

Fill in this information to identify the case:

Debtor 1 Tommy Clark Reese
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the: Northern District of Alabama (State)
Case number 17-41290-JJR13

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: U.S. BANK TRUST NATIONAL
ASSOCIATION, AS TRUSTEE OF THE BUNGALOW
SERIES F TRUST

Court claim no. (if known): 4

Last four digits of any number you
use to identify the debtor's account: 4536

Date of payment change: 11/01/2021
Must be at least 21 days after date
of this notice

New total payment: \$726.68
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$292.69

New escrow payment: \$265.93

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current Interest Rate: _____

New interest rate: _____

Current principal and interest payment: _____

New principal and interest payment: _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____